

October 2001

Insight

For
benefits
administrators

Return to active duty policy

Due to the recent tragic events, the Employee Insurance Program would like to remind benefits administrators of the Return to Active Duty policy and how it affects an employee's benefits. If you have any questions regarding the policy, please contact our office at 803-734-0678 or toll-free at 1-888-260-9430.

Return to Active Duty policy: If an employee is called to active military duty with the National Guard or a Reserve Unit, the employee will be allowed to remain on the active group programs (health and dental) and provide coverage for any dependents by paying the active employee share only for health and dental coverage. Military leave should be treated similar to leave under the Family and Medical Leave Act without the 12-week time limit.

The following rules will be in effect:

1. The employee will be responsible for paying the employee share only for health and/or dental coverage. Entities will be responsible for paying the employer share even if the employee is placed in a non-paid status. The employee will still be subject to the exclusions for military, but the dependents will have continuous coverage. The employer is responsible for collecting all premiums due.
2. If the employee elects to cancel coverage during his active duty status, his coverage can be reinstated upon discharge or release from active duty and resumption of employment. The request must be made within 31 days of discharge. The employee will be reinstated with a break in coverage and with the same level of coverage unless a change in family status has occurred. The time period for exclusions based upon preexisting condition commences upon the original date of employment and not the date of re-employment.
3. If the dependents have a change in family status (birth, marriage, death, ineligible dependent, etc.), the person with the Power of Attorney will be allowed to make coverage changes.
4. If an employee is called to active military duty prior to or during the October open enrollment, the person with Power of Attorney will be allowed to make enrollment changes. If the employee has not granted anyone Power of Attorney, he will be allowed to make enrollment changes by completing an NOE within 31 days after he returns to work.

Dental Plus update

Don't forget to remind your employees to check the EIP website (www.ois.state.sc.us) during the October enrollment period for the list of dentists in the state that have agreed to accept the new Dental Plus program's allowance as payment in full for covered services. EIP offered agreements to all dentists in the state. This list will be available online October 15, 2001.

To participate in Dental Plus, employees must enroll during the open enrollment period, October 1 – 31, 2001. Coverage will be effective January 1, 2002. As with the State Dental Plan (SDP), enrollment in Dental Plus is for two years. Dental Plus subscribers will receive a new dental insurance card.

The next opportunity to enroll in Dental Plus will be October 2003 or within 31 days of a special eligibility situation. Remember that employees must carry the same level of coverage under Dental Plus that they have with the SDP.

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South Carolina
Budget and Control Board
Employee Insurance Program



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Active duty policy, *continued from Page 1*

5. Long Term Disability, Supplemental Long Term Disability and Long Term Care all carry military exclusions. No benefits are payable if the injury or loss is caused or contributed to by war or any act of war. If the employee elects to cancel coverage during his active duty status, his coverage can be reinstated, without penalty, upon discharge or release from active duty and resumption of employment if the request is made within 31 days of discharge. The coverage would be reinstated at the same level.
6. Optional Life ends at midnight before an employee enters active duty (except for temporary active duty of two weeks or less). Optional Life can be converted. When the employee returns to active employment his Optional Life coverage can be reinstated and the conversion coverage cancelled.
7. If the employee continues his health coverage during his active military duty, Basic Life benefits are still payable. However, no accidental death and dismemberment or loss due to war benefits will be paid.
8. The following procedures should be used in the event one of your employees is called to active duty.
 - a) If the employee is terminating all his coverage, you should complete an Active Termination Form and indicate "Military Leave."
 - b) If the employee is only terminating some of his benefits, he should complete and sign an NOE. Indicate in Section A that the change is due to "Active Military Duty."
 - c) When the employee returns to work, he should complete an NOE to reinstate his coverage and attach a copy of the discharge orders. The effective date should be the day after discharge. If that date falls on or before the 15th of the month, premiums (employee and employer share) are due for the entire month. If the date falls after the 15th of the month, premiums are not due.
9. MoneyPlu\$ may be continued during active military duty on a taxable basis for those contributions received after the employee is called to active duty. MoneyPlu\$ may also be dropped effective with the date of military activation and reinstated within 31 days of return to employment. Any unclaimed money remaining in the medical spending or dependent care account at the time of activation can be used for medical or dependent expenses incurred during the calendar year for employees who continue the program and up to the date of activation for employees who drop the program. To continue the program the employer is responsible for collecting and sending the administrative fees and elected amounts to Hunt, DuPree, Rhine and Associates.

Insight

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Budget and Control Board
Employee Insurance Program

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The information contained in *Insight* that affects your employees should be communicated to them in a timely manner.

Reminders

Send in those Notice of Election (NOE) forms!

Remember to always send in your NOEs as soon as they are completed. NOEs for the openenrollment (signed during October with changes effective Jan. 1, 2002) should be sent to the Employee Insurance Program (EIP) by Nov. 15, 2001.

Supplemental Long Term Disability (SLTD) diskettes

The deadline for submitting your SLTD salary update diskettes is Oct. 31, 2001. All non-Comptroller General payroll groups must provide EIP with salary information for those subscribers participating in the SLTD

program. Salary information should *only* be provided if the subscriber is enrolled in SLTD and has had a salary change since Oct. 1, 2000.

HMOs

Check to be sure employees enrolled in an HMO that is no longer offered in their service area, choose another HMO or SHP option during the October enrollment period.

Address changes

Please be sure that Mary Clark in the EIP Operations Department has your correct address (including changes in zip code) and e-mail address. You can e-mail Mary at

mclark@ois.state.sc.us or call her at 803-734-0585 or toll free at 1-888-260-9430.

Correction

The phone number for Design Lab is 864-895-6630. This is the correct number to call to order garment bags.

Retiree, survivor, COBRA NOEs

The revised retiree, survivor and COBRA NOEs are being printed and should be available soon. However, the enrollees can use the current NOEs to elect Dental Plus by writing in to the right in the State Dental Plan election section: "DENTAL PLUS - YES."

November 2001

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				MoneyPlus 10:00 - 1:00 1	Prevention Partners Worksite Coord. Training 10:00-1:00 2	3
4	5	6	On-Line Inquiry 10:00-1:00 7	8	9	10
11	Holiday! 12	Retirement Insurance Benefits Options 9:30 - 1:00 13	14	Insurance Benefits Training 9:30-4:30 15	16	17
18	19	20	21	Holiday! 22	Holiday! 23	24
25	26	COBRA 10:00-1:00 27	28	29	30	

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Return Service Requested